

### SCRIVENER'S AFFIDAVIT AND MORTGAGOR'S RATIFICATION

The undersigned, Travis Demien, being the borrower identified in that certain Deed of Trust dated August 1, 2001 in favor of Jim B. Tohill (Trustee) and Long Beach Mortgage Company (Beneficiary) recorded in the office of the Chancery Clerk of DeSoto County, Mississippi at Deed of Trust Book 1363, Page 727 states that he executed said Deed of Trust on July 31, 2001 as reflected in the acknowledgement clause of said document and said Deed of Trust was not signed on August 1, 2001. The Deed of Trust should have been dated July 31, 2001 as that is when the undersigned borrower executed said document. The legal description for the property constituting the collateral described in said Deed of Trust instrument is attached hereto as Exhibit "A".

Travis Demien hereby fully ratifies all of the terms and provisions of said Deed of Trust and acknowledges that the date of August 1, 2001 appearing on the face of said instrument was a scrivener's error as said instrument should have been dated July 31, 2001.

Travis Demien hereby instructs and authorizes the Chancery Clerk of DeSoto County, Mississippi to record this Affidavit in the records of said County and make a marginal notation on said Deed of Trust of the recording of this Affidavit.

Travis Demien 10-24-02  
Travis Demien Date

STATE OF MISSISSIPPI  
COUNTY OF DESOTO CLERK

This day personally appeared before me, the undersigned authority in and for the State and County aforesaid, the within named Travis Demien who acknowledged that he signed and delivered the foregoing Affidavit and Ratification on the day and year therein mentioned.

Given under my hand and official seal of office, this the 24<sup>th</sup> day of October, 2002.

Michael Reynolds  
Notary Public

My Commission Expires:



STATE MS.-DE SOTO CO.  
FILED

OCT 25 3 58 PM '02

BK 1589 PG 99  
W.E. DAVIS CH. CLK.

**AFFIDAVIT**

STATE OF MISSISSIPPI:  
COUNTY OF DESOTO:

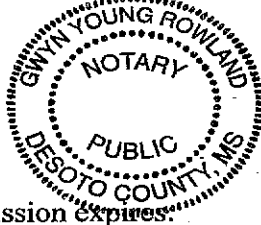
COMES NOW Brian L. Davis, an adult resident citizen of DeSoto County, Mississippi and having personal knowledge of the matters stated herein states as follows:

1. I am a notary public commissioned in the State of Mississippi at large.
2. On July 31, 2001 I closed a residential real estate transaction in which Travis Demien executed two Deeds of Trust for the purpose of securing first and second mortgages upon property he was purchasing.
3. During the course of the closing Travis Demien executed a Deed of Trust to Jim B. Tohill, Trustee, and Long Beach Mortgage Company as beneficiary. The date typed on the face of the Deed of Trust was erroneously shown as August 1, 2001. The date of Mr. Demien's execution of said instrument was in fact July 31, 2001 as shown in the notary acknowledgement which I executed.
4. The typed date on the face of the Deed of Trust was a scrivener's error and should have been corrected, but was not noticed before the instrument was recorded.

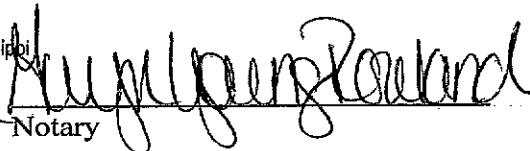
Further affiant saith not:

  
Brian L. Davis

SWORN to and subscribed before me this 20th day of October, 2002.



Notary Public State of Mississippi  
At Large  
My Commission Expires  
June 26, 2005  
BONDED THRU  
HEIDEN, BROOKS & GARLAND, INC.

  
Notary

My commission expires:

Lot 753, Section B, DeSoto Village Subdivision, on Section 33, Township 1 South, Range 8 West as shown on plat recorded in Plat Book 8, Pages 12-15, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Beginning at a point in the west line of Tulane Road at the southeast corner of Lot 754 of said subdivision 371.85 feet south of the south curb line of Briarwood drive, produced; thence south along the west line of Tulane Road 65.0 feet to a point at the northeast corner of Lot 752 of said subdivision; thence west 120.0 feet to a point at the northwest corner of said Lot 752; thence north 65.0 feet to a point at the southwest corner of said Lot 754; thence east 120.0 feet to the point of beginning.